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CFW 3624

PATENT
Docket No.: 02012-40137(REG)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Lawrence Lederman
Serial No. : 10/064,783 Group Art Unit : 3624
Filed : August 16, 2002 Examiner : Subramanian
For : *SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF
CORPORATE DEBT*

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.111)

COMMISSIONER FOR PATENTS
P.O. Box 1450
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Sir:

This Amendment and Request for Reconsideration is submitted in response to an
outstanding Office Action dated November 3, 2004.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2
of this paper.

Remarks/Arguments begin on page 6 of this paper.

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